



OFFICE OF
INSURANCE COMMISSIONER

TECHNICAL ASSISTANCE ADVISORY

T 04-03

TO: Disability Insurers, Health Care Service Contractors (HCSCs) and Health Maintenance Organizations (HMOs)

SUBJECT: HB 2014 – Alcohol Related Injuries

DATE: June 23, 2004

The purpose of this Technical Assistance Advisory is to draw your attention to HB 2014 (Chapter 112, Laws of 2004) which passed during the 2004 legislative session and to outline the OIC's expectations of carriers for existing and new contracts that will be impacted by this legislation.

The law applies to all contracts issued or renewed on or after June 10, 2004. After that date, contracts issued or renewed by disability insurers, HCSCs and HMOs may not contain language permitting denial of coverage for the treatment of any injury solely because the injury was sustained as a consequence of the covered individual being intoxicated or under the influence of a narcotic.

Additionally, the optional standard provision for intoxicants and narcotics noted in RCW 48.20.272 has been repealed. All disability contracts issued prior to June 10, 2004 that include this provision must be amended to eliminate this exclusionary language.

All amendatory language must be filed with this office. Please evaluate all contracts being marketed and file any amendments that are necessary to bring them into compliance with this new law.

Questions concerning this technical assistance advisory should be directed to Janis LaFlash at 360-725-7040 or JanisL@oic.wa.gov.